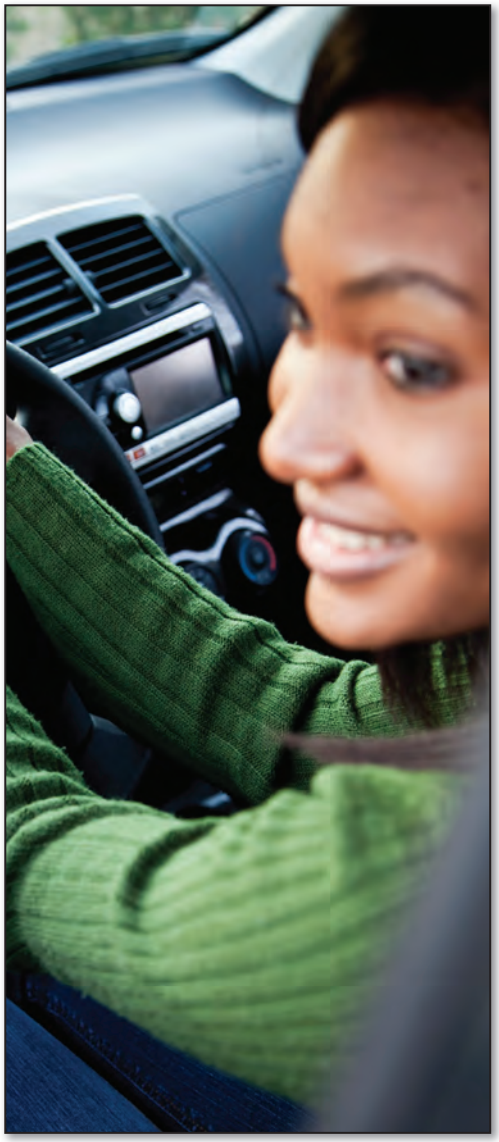
Building lifelong relationships with our members to help them achieve their financial goals

Smart Money Matters

Winter 2013 Vol. 7, No. 1



How to Make Your New Car Last Longer

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Five Ways to Organize Finances

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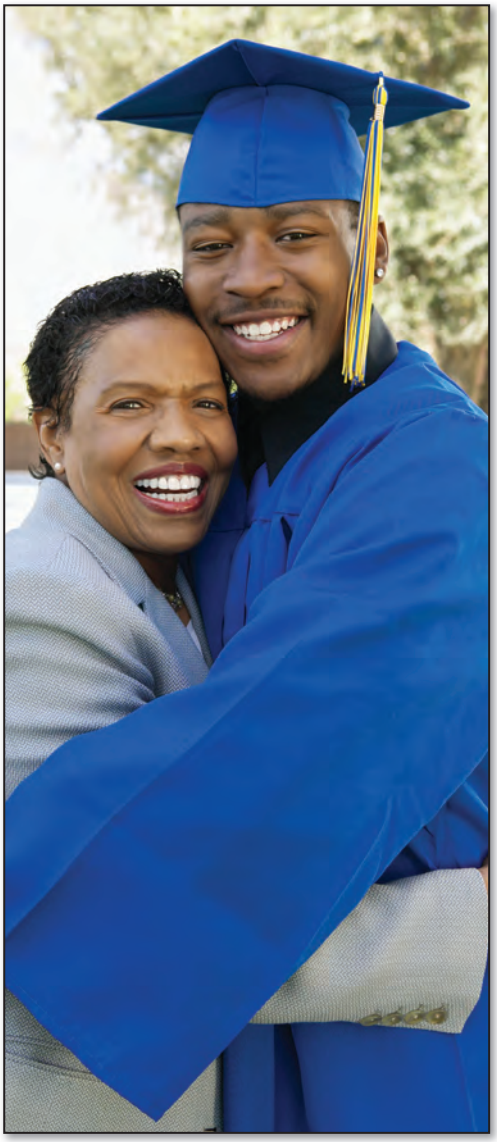

Apply for a $1,500 College Scholarship

See page 12

TRAVIS CREDIT UNION

We Advocate for You in Many Ways

Patsy Van Ouwerkerk
President and CEO

Patricia Moreno
Board Chair

As you're reading this column, you're probably getting settled into your normal routine following the holidays and may be thinking about 2013 resolutions. At Travis Credit Union, one of our resolutions is to continue to advocate for you, our members.

What does this mean? Advocacy takes on many forms. For instance, last November, a group of credit union officials from across the nation, including myself and two TCU Board members, were in Washington, D.C. to meet with Congressional officials. We asked for their support of a bill that would allow credit unions to increase the number of small business loans they can make. Lobbying efforts such as these helps ensure that elected officials at the highest levels remain aware of the positive impact credit unions have in the U.S.

Here at home, you'll find TCU employees are your strongest advocates. They know that building long term relationships starts with a simple conversation. And once they understand members' needs, they can become better advocates for them.

Our employees are our greatest asset

Pat and I both believe that our employees are the credit union's greatest asset. TCU employees give us a competitive advantage compared to other financial institutions because the high level of service they provide can't easily be duplicated. In 2013, we'll focus on training and development initiatives that will increase our employees' understanding of our products and services, as well as enhance their skills to serve you.

As advocates for our members, it is important that we are good stewards of our members' money and time. In that regard, in 2013, we'll take a deeper look at ways to improve efficiency. For instance, we will review the processes involved in opening new accounts to be sure that members' transactions are handled quickly and efficiently. And a number of technology enhancements are planned which will save time for our members.

Community outreach and advocacy remains strong

Travis Credit Union will continue to be a strong partner in the communities we serve. We've just increased our annual scholarship to $1,500 each and invite all TCU members who are current high school seniors to apply by the March 11 deadline to be considered. And we're proud to once again sponsor free tax-preparation workshops for low-income residents in our communities.

You can read more about our scholarship program and tax preparation workshops in this issue of Smart Money Matters. Our ***In the Community*** page shows some of the fundraising and other activities our employees were involved in during the last quarter in support of worthwhile community initiatives.

We're proud to have such a great team of employees who give their time, energy and money to help others. They are truly advocates for this credit union and for all of our members. Along with our 480 employees, and the volunteers who proudly serve you, Pat and I hope you have a healthy, happy and prosperous New Year!

Start the New Year with Financial BALANCE℠

Now is a great time to take a look at your finances and see what you can do to improve your financial life. As a Travis Credit Union member, you have access to free financial counseling offered through our partnership with the BALANCE Financial Fitness Program.

Because no one is an expert in everything, we've got you covered when you need advice or answers about a financial issue or problem. BALANCE financial professionals can help you with money management, debt management, financial education, teen money matters and more.

TCU members who used this free service have commented that these confidential phone discussions with financial consultants were helpful. Here are some comments from last fall:

"Lauren gave us advice regarding the credit industry which helped us to prioritize and organize our decision-making choices. It was very helpful to talk to her." – Steve

"I should have called sooner." – Tamara

"I appreciate all the time and effort put into this matter." – Christine

BALANCE can help anyone with questions about personal finances. For example, these counselors can explain how to work with the credit bureaus to understand a credit report, correct wrong information and improve your credit score. Also, they have answers to a variety of credit and money management questions, including whether you should buy or lease your next car to how you can get out of debt.

TCU members have free access to BALANCE financial counselors, Monday through Thursday, 5 a.m. to 8 p.m., Friday, 5 a.m. to 5 p.m., and Saturday, 8 a.m. to 5 p.m. Just call to **(888) 456-2227** to get started.

Follow us on Social Media

If you use social media to keep in touch with friends, family, news and other information, we invite you to follow Travis Credit Union. Our Facebook page and Twitter feed keeps you informed about updates, events and other credit union-related activity.

Also, don't forget to check back often on our facebook page for special discount offers, fun contests with some great prizes and other activities. Share the page with your friends. See you online! Have a great year!

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How to Make Your New Car Last Longer

Are you starting 2013 in a new vehicle or plan to buy one soon? Do you want to make your car last for 10 years, maybe 15? While there are no sure-fire tricks to keep your vehicle running long after you've paid off the auto loan, there are things you can do to make your new car last longer.

By extending the life of your new vehicle, you'll enjoy a greater return on your auto investment. You'll also save by not having to make monthly loan payments after you've paid off your loan. Of course, the value of your car will depreciate over time, but you'll appreciate the money you saved by keeping it longer.

Perform routine maintenance

Performing routine maintenance on any new or used vehicle helps keep it at near optimum efficiency, which also helps its fuel economy. Follow your manufacturer's vehicle operation manual for recommended service. The total cost of routine servicing will generally be far less than the cost of unexpected major repairs caused by lack of maintenance or neglect.

First, start under the hood. Check your engine's fluids weekly or at least monthly. These are your engine oil, brake cylinder fluid, power steering fluid, transmission fluid and radiator coolant (antifreeze). You can locate these components using the diagram in your car's user manual. It takes just minutes to check these fluids.

Next, inspect and change your air filter when it becomes dirty. This is another maintenance step that most owners can do. A dirty air filter reduces your engine's efficiency and gas mileage. It is recommended that you change your air filter every 12,000 miles, but that will vary based on your regular driving conditions. Check your vehicle manual to find the right replacement filter.

Be sure to inspect your tires and keep them inflated at the recommended levels. Under-inflated tires can reduce tire life by up to 15 percent and reduce gas mileage by up to 10 percent. Be sure to rotate new tires about every 6,000 miles to allow even wear. The most recommended way to rotate them is diagonally, swapping the front right with the rear left, and the front left with the rear right.

Select the right fuel

Try to fill up with the grade of fuel recommended by the manufacturer. Also, keeping the same brand of gasoline helps reduce the chance of deposits building up in the fuel system. To conserve fuel, consolidate short trips, and avoid speeding and aggressive driving.

Other exterior maintenance includes regularly washing your car. Washing removes dirt and other pollutants and helps prevent corrosion of your car's protective coating.

If you want to protect yourself from the high cost of mechanical breakdowns so you can keep your car running longer, speak to a TCU representative about mechanical breakdown insurance (MBI). Read the accompanying article to learn more about MBI.

Start the New Year in a New Vehicle

January is one of the best times to buy a vehicle because dealers are anxious to move their remaining 2012 models out of inventory. That means they're offering more incentives and discounts off the sticker price.

But before you step on to the dealer's lot, stop into Travis Credit Union to get pre-approved for your auto loan. Learn how much vehicle you can afford so you can negotiate the best price for your budget with confidence and knowledge.

Get pre-approved today and start your new year in a new vehicle! Take advantage of:

- **Loan pre-approval at a branch, online and over the phone**
- **Online vehicle research tools and loan calculators**
- **Flexible terms, quick loan processing**
- **Low rates on new and used vehicles**
- **Professional, friendly member service**

Once you're pre-approved look for the CUDL logo and complete your financing with TCU at the dealership after you've found the perfect car. You'll receive the same rates and terms as you would at a branch.

Just call, click or stop by to apply:

Call (800) 877-8328

Check online: www.traviscu.org to see if your pre-approved

Stop by your local TCU branch, all with Saturday hours!

Get your TCU financing at the dealership

*For example, at 2.98% APR for 60 months, payments are $17.96 per month per $1,000 financed, based on $0 down on 2012-2013 vehicle models. Rate reflects a 0.25% discount for automatic payment and a 0.75% discount for being a member for more than 6 months. Final rate will be based on credit score and loan-to-value (LTV) ratio. All loan rates are subject to change daily without notice. Please visit www.traviscu.org for current rates on vehicle loans. Other rates and restrictions apply to 2003-2011 vehicles models. Existing Travis Credit Union vehicle loans are not eligible for refinancing.

Protect Yourself from the Cost of Car Repairs with MBI

No matter if you own a new or used vehicle, you can protect yourself from the high cost of repairs with Mechanical Breakdown Insurance (MBI) from Travis Credit Union. Our MBI program covers any vehicle with any amount of mileage, and can be purchased at any time on vehicles of any age.*

*This insurance program is offered through Route 66 MBI. There's a 30-day and 1,000-mile waiting period. All vehicle repairs must be approved by the claims office. Route 66 MBI policies are transferrable for a $40 fee.

If you're financing your vehicle through Travis Credit Union, you may add MBI to your loan payments anytime during the term of your loan. You can also purchase MBI from us if you own your vehicle outright or if it's financed through another financial institution.

Protect yourself from the high cost of auto repairs. Get MBI today! Call toll-free **(800) 877-8328** Monday through Friday, 8 a.m. to 5 p.m.

Here are some of the advantages of purchasing MBI for your vehicle:

- **Available on any vehicle, with any amount of mileage or of any age**
- **Competitive rates**
- **Three different plans—all with no deductible**
- **Rental car allowance**
- **Nationwide coverage**
- **60 day money-back guarantee**
- **24/7 emergency roadside assistance that includes battery jump starting, fuel delivery, lock-out service, towing, flat tire assistance**
- **Direct claim payments via VISA® or MasterCard®**
- **All plans are transferrable to a new owner of the vehicle**

Five Ways to Organize Your Finances

Each year many of us promise ourselves that we'll be better organized to save money. Yet after the New Year's celebrations have come and gone and we settle back into life's routine, we forget about those resolutions and fall back on old habits.

Let's make 2013 different. Here are five easy steps to help organize your finances and keep them that way.

Create a budget

Take a serious look at where your money goes. Are there ways to trim spending? For example, are you spending too much on cable TV or making too many coffee runs? These little expenses add up. When you create a budget, you'll see where your money goes and identify areas where you can cut back. Even the smallest amount of savings adds up over time.

When reviewing your budget you may find that some months require more money than others. For example, your electric bill may increase during the summer months when you're running your air conditioner. With a budget, you'll be able to adjust your spending accordingly to stay on track. This could mean going out to dinner twice a month instead of four times and using the money saved toward those higher electrical bills.

Target Savings
helps you stay organized

Staying organized means knowing where everything is, including your money. By authorizing regular deposits to your **Target Savings** account, you can set aside money regularly to reach your savings goal. No matter if you're saving for a family vacation, a new car or for something else, our Target Savings account lets you save in an organized way.

There's no minimum deposit and you can arrange automatic deposits. You can open a Target Savings account online, via our member service center or at any of our branches. Start your new year with a savings plan that works. Open your account today!

Stay Organized
with Online Banking

Want an easy to use, free tool to help you stay organized? TCU's Online Banking gives you secure access to your accounts when you need it. With Online Banking, you can view account balances, pay bills, review transactions, transfer money and send secure messages to us.

You can also schedule e-mail alerts for any type of account transaction, so you'll be notified electronically and be able to keep track of all your transactions. For example, you can set up a low balance e-mail alert that will let you know when your balance falls below your designated threshold. Or, you can receive an e-mail whenever a debit transaction occurs.

Signing up for Online Banking takes just minutes to complete, and our state-of-the-art encryption technology ensures your data is safe and secure.

Track your spending

One of the easiest ways to keep your finances organized is to track your spending. When you don't see where your money goes it is easy to assume you're on budget. Keeping a log can help you determine how and where you spend your money. There are many ways you can track your spending besides using a check register. You can use a spreadsheet program on a computer or an app on your smart phone.

Pay bills on time to avoid late fees

When you're organized, you know when bills are due. And when you know that, you can avoid late fees that can sneak up on you and your busy lifestyle. There's a way to stay organized when your life is filled with work, children and friends– use automatic bill payment. When you set up monthly bills to be paid automatically from your checking account, you'll gain more peace of mind because you're not worried about late fees. If you're hesitant about authorizing automatic payments, you can start by paying a single bill to see if you this service is right for you.

If you're incurring late fees because you can't keep track of your bills, start organizing your bills by their statement due dates so you'll know when a bill should be paid. Also, create a filing system that works for you.

Keep joint accounts balanced

It's easy to overdraw or have insufficient funds in a joint checking account when more than one person is listed on the account. The easiest way to avoid non-sufficient funds fees is to let the other account holder know about all transactions. Also, you should consider keeping a self-imposed minimum balance that all account holders agree to so you'll be covered against having the account overdrawn.

Joint account holders can set-up e-mail alerts for account transactions, low balances, transfers and withdrawals. By taking advantage of the latest online banking technology, they'll know when their account is at a low balance or falls below your target threshold.

Set a savings goal

Whether you are saving for a new car, a vacation, a home or something else, it is always easier when you set aside money for it. TCU's Target Savings account allows you to save regularly via automatic payroll deduction. And it comes with the additional benefit that you're earning dividends on your savings.

Take a few moments this month to focus on ways you can organize your finances. You'll be a better money manager for it. Find and stick to a system that works for you and you'll reap the benefits throughout the year. Good luck!

In the community

Here are some of the events our employees participated in over the past few months:

Travis Credit Union employees actively support the people and communities we serve through an investment of financial resources and human capital. We're also engaged in the credit union industry, promoting the mission of **"People Helping People."**

Wreath Laying Ceremony

To honor our departed military veterans, TCU employees participated in the annual Wreath Laying Ceremony at the Sacramento Valley National Veterans Cemetery on Dec. 15. More than 10,500 wreaths were placed on the graves of those who served our country.

Cal Grants Presentation

On Oct. 24, TCU sponsored the 2012 Cal Grant Presentation on the U.C. Davis campus, where more than 400 local students from Solano and Yolo County high schools learned how to make their college and vocational school dreams a reality.

North Texas Street Halloween Spectacular

TCU employees participated in the 3rd Halloween Spectacular held on Oct. 25 at the Texas Roadhouse in Fairfield. Sponsored by the North Texas Street Business Association, the event gave children another opportunity to trick-or-treat in their community.

Halloween Day Treat or Savory Sale

Travis staff raised $373 for the Solano and Contra Costa County Food Bank during our Halloween Treat or Savory Sale on Oct. 31. These haunting treats included ghostly pretzel sticks, mummy cupcakes and enchanted pumpkins.

Christmas Wish Program

As one of the major sponsors of the Christmas Wish Program, TCU employees participated in several fund-raising events to help 315 sponsored children receive a gift on Christmas morning. These events include a chili cook-off and bake sale, an online auction, raffles and purchases of dress-down stickers that allow employees to wear jeans to work.

Annual Food Drive

TCU members and employees donated generously to our annual food drive to benefit the Solano and Contra Costa Food Bank. There's still time to donate! The annual food drive continues through Jan. 31. Non-perishable foods may be dropped off at food barrels located in all of our branches.

E-waste and Shredding Event

On Sept. 22, TCU held a community e-waste and shredding event in partnership with the Better Business Bureau of Solano County, Security-Shred Inc. and E-Waste Recovery Systems. The credit union also offered advice on protecting yourself from identity theft.

Ways to Fix It Before You List It

Preparing your home for sale

If you're selling your home in 2013, now is a good time to prepare for the big sale. First impressions make a big difference on whether your home sells in a week or stays on the housing market for months. It also plays a factor on the price of the home, especially if yours stands out proudly among the rest of the comparable homes for sale in the neighborhood.

Preparing your home for sale takes time and a little money. According to information from Realtors.com, homeowners should spend as little money as possible in getting their house ready. That's because buyers aren't likely to give you the extra money it took to pay for a new roof or renovated kitchen. Instead, minor improvements such as new paint, new curtains and new kitchen cabinet knobs can help maximize your homes appeal inside and out.

Start with curb appeal

The first impression homebuyers have of your property is from the curb, so make it a good one. Trim trees, maintain your front lawn so it looks nice and cut back bushes and other overgrowth that detracts from your home's exterior. If necessary, add a coat of paint to the front of the house to give it a fresh, clean look.

Check your foundation, walkways and patios for any signs of cracks or crumbling, and have them repaired. Clean out your rain gutters and replace any loose or damaged roof shingles. Fix any loose siding and missing caulking. Also, check the exterior lighting at night to see if it any bulbs or fixtures need to be replaced.

Keep interior spacious and clean

On the inside, create more open space to make your house appear bigger. Remove pieces of furniture from crowded rooms and open drapes to draw in more light. Clear out your closets, cabinets and countertops. Remove family photos from the home so that buyers can think of this home as their home, not yours. Store your household items in your garage or at a self-storage facility.

Once you're de-cluttered, clean the interior from top to bottom. Shampoo your carpets, clean your drapes and empty trash cans. Use air fresheners or home baked goods to introduce pleasing aromas into your home.

Get professional assistance

A Realtor will be able to help you with ways you can prepare your home for sale. Each home has its unique challenges and the sooner you start working on them this year, the easier it will be when it comes time to list your property on the market.

If you're selling your home to upgrade to another one, speak with one of our trained mortgage loan consultants about our home loan options. We can help you find a home mortgage that makes sense, and back it with the service you expect from Travis Credit Union.

No Points, No Fees Refinancing

Any time of the year

Just call, click or stop by to apply:

Call (888) 698-0000

Apply online at www.traviscu.org

Stop by your local TCU branch, all with Saturday hours!

No matter the season, our "**No Points, No Fees**" home loan refinancing is a great reason to save money any time of the year. Take advantage of our competitive low fixed rates to refinance your home loan today. You'll save money not only by refinancing but by lowering your mortgage payments as well.

Refinancing to a lower rate may allow you to shorten the term of your existing mortgage so you can pay off your home even faster. You may even consolidate debt and turn your equity into cash!

Our knowledgeable and friendly home loan consultants can help determine if our fixed-rate home loans, or any other loan product, can help you. Refinance today and save money.

*Offers exclude any refinance of a TCU "No Points, No Fees" loan less than 48 months old, and cannot be combined with other discounts or promotions. Use of Travis Credit Union's preferred title company required. CA properties only. Other restrictions apply. NMLS registered. Equal Housing Lender.

Travis Credit Union Business Members now get more.

Sprint

Your business belongs to Travis Credit Union because of their benefits. Here's another – a 15% discount for your business on service plans from Sprint. That's more money you can put into your business.

Nextel *direct connect*

Discounts for business members of
Travis Credit Union

Save with discounts

15% *on select regularly priced monthly service plans*
Requires a new two-year Agreement.

Activation fee waived for new activations

Up to $36 value. Requires new two-year Agreement

Visit a Sprint Store
sprint.com/storelocator

Lisa McBurney
(925) 457-2723
Lisa.McBurney@Sprint.com

Not a Credit Union member? Join Travis Credit Union Today and save. Participating members have saved over $105 million since January 2005.

Call (800) 877-8328 or (707) 449-4000
Click traviscu.org

TRAVIS CREDIT UNION

May require credit approval and deposit per line. Up to $200 early termination fee/line applies. Offer applies to corporate-liable lines eligible for a discount under their credit union's CUcorp's services agreement. Proof of credit union membership and the use of a tax ID to establish credit is required. Coverage not available everywhere. Available features and services vary by phone/network. Nationwide Sprint and Nextel National Networks reaches over 278 and 279 million people, respectively. **Monthly Discount:** Applies only to monthly services charges. No discounts apply to add-ons $29.99 or below. Taxes and surcharges still apply. Offers subject to change without notice. May not be combinable with other offers. **Other Terms:** Offers not available in all markets/retail locations or for all phones/networks. Pricing, offer terms, fees and features may vary for existing customers. Offer subject to change. Other restrictions apply. See store or sprint.com for details. ©2011 Sprint. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. 085260
MV1234567

Now $500 more!

Apply for a $1,500 TCU College Scholarship

If you are a high school senior who will attend college this fall and are a TCU member in good standing, you're eligible to apply for one of twenty $1,500 scholarships we award each year. Applications for the 2013 Mary Keith Duff Memorial Scholarship Program are available in branches and posted online at ***www.traviscu.org/scholarship***.

Application requirements include submitting a letter of recommendation from one of your high school teachers, a school transcript certified by a high school official and a summary of your volunteer activities. You'll also need to submit a 250-word essay describing your education and career goals after college.

Completed applications* must be received no later than the close of business on Monday, March 11. Please deliver your completed application to any TCU branch or mail it to:

Travis Credit Union
Student Scholarships
P.O. Box 2069
Vacaville, CA 95696

Scholarship winners will be notified by June 1. Apply today!

*Applications and transcripts will not be returned and will become the property of Travis Credit Union. TCU senior officers, volunteers, and their families are not eligible. Winners will be chosen by the Scholarship Committee. Illegible entries may be disqualified. Winners will be notified by mail or phone and agree to have their names and photos published in TCU promotional materials. After confirmation of acceptance and registration at a two-year community college or a four-year college or university with 12 or more credits or units, award checks will be issued to the scholarship recipient. Not valid where prohibited by law.

College Bound? CU private student loan program

If you're researching ways to pay for higher education, consider a private student loan. Travis Credit Union has partnered with the cuScholar Private Student Loan Program to allow our members to finance their college education at some of the lowest interest rates available.

Students may borrow from $2,000 up to the cost of attendance per year under this nationwide credit union student loans program. There's a maximum of $120,000 in total undergraduate loans or $160,000 in total graduate loans per student. You can use these funds for any qualified educational expense, even past-due tuition bills.

This program has no origination fee and offers competitive interest rates. And you can cancel the loan within 30 days of disbursement without fees or interest with a 30-day, no-fee return policy.

To qualify for this program, you must be enrolled in an eligible post-secondary school and pursuing a degree program. You'll need to be a member or join Travis Credit Union during the online application process. Also, the borrower and co-signer must be U.S. citizens or permanent residents.

A related program allows you to consolidate all of your student loans if you've already graduated from college. You can refinance and consolidate from $7,500 to $125,000 in undergraduate private student loan debt.

To learn more, call **(888) 549-9050**. You can also click on the cuScholar Private Student Loans link at ***www.traviscu.org***.

Federal Student Aid

Most people are eligible

If you're college-bound this fall or are the parent of someone who is, you're well aware that tuition continues to climb each year. For example, in California from 2007 to 2012, annual tuition and fees at 4-year public institutions increased by 72% to $9,368, according to the College Board.

In fact, prices at 4-year public schools have risen more rapidly between 2002 and 2012 than it has over the two preceding decades. Higher tuition means students are borrowing more for college than ever before. The College Board, in its ***Trends in Student Aid 2012*** report, noted that the total volume of education loans disbursed has doubled from $55.7 billion in 2001 to $113.4 billion in 2011. This means more people are applying for federal student aid to help. And most are eligible to receive some form of assistance.

Federal aid available

Federal student aid comes via loans, grants and work-study programs. Student loans are money borrowed for college that must be repaid with interest. Grants are a form of financial aid that doesn't have to be repaid, while work-study programs allow students to earn money to help pay for school.

The federal government offers financial aid for individuals who served in the military or who are the spouse or child of a veteran. Education awards are available for community service with AmeriCorps. There are also scholarships and loans specifically for Native Americans through the Department of Health and Human Services' Indian Health Service.

According to the Office of Federal Student Aid, most people are eligible for some sort of financial aid. Applicants must be a U.S. citizen or an eligible noncitizen, demonstrate a financial need, have a valid Social Security number and be enrolled as a regular student in an eligible college degree or certificate program.

Start with the FAFSA

To obtain federal student aid, individuals must complete the Free Application for Federal Student Aid. Commonly referred to as FAFSA, this comprehensive application is used by most states to distribute financial aid programs, including Cal Grant awards in California. Also, many colleges use it to determine the amount of assistance they will offer.

The U.S. Department of Education's FAFSA web page, ***www.fafsa.ed.gov*** offers downloadable and printable worksheets. The FAFSA usually takes about an hour to complete, and requires personal and financial information from student and parents, including income taxes and deductions, level of education, household assets, family members and age. Students must detail their education history, major course of study, expected course workload, assets and a list of schools they are interested in attending.

Copies of your FAFSA will be sent to the colleges you've listed. These schools will then let you know how much financial aid is available through grants, scholarships, work opportunities and federal student loans. The school you want to attend will provide you with instructions on how to proceed.

If you're interested in private student loan options or want to start saving for college, Travis Credit Union can help. Stop by a branch or give us a call to learn about these ways to pay for college.

Visit us online at ***www.traviscu.org***

Workshops Help You Fill-out the FASFA Form

Students and their parents who need helping filling out the application for federal student aid may attend workshops in January and February for help. The California Cash for College program provides free, in-person assistance to low-income and first generation college-bound students and their families in completing the Free Application for Federal Student Aid (FAFSA) and the Cal Grant GPA Verification form. Participants who complete these forms at the workshop will also be entered into a drawing for a $1,000 scholarship.

For workshop location and dates, visit ***www.calgrants.org*** and click on the "Cash for College" tab to find a link to its workshops. Cash for College is a program of the California Student Aid Commission.

Students attending college this fall who are age 23 or younger should bring a parent to this workshop. The following documents are needed to help speed up the application process:

- Federal Income Tax return for 2012 (and your spouse's return if married) if already prepared. If not already prepared, bring 2011 returns for estimating income.
- Records of other untaxed income received such as disability benefits, workmen's compensation, child support, veteran's benefits or military or clergy allowances.
- W-2 forms and other records (such as check stubs) of the income you earned in 2012.
- 2012 bank account statements, if any.
- Records of stock, bonds or other investments for 2012.
- If you are not a U.S. citizen, your permanent registration card or other immigration documentation.
- A list of colleges and universities that you're interested in attending during the 2013-14 academic year.

New Address? Let Us Know

Please let us know if you have moved or changed your address to ensure you continue receiving your statements and other credit union correspondence on time. You can update your contact information, including any change in e-mail address, by visiting any TCU branch, calling the member service center or logging in to Online Banking, where you can edit your Personal Profile information.

If you have a vehicle loan, it's important to also change your address with the California Department of Motor Vehicles to ensure you'll receive your vehicle title promptly after paying off your loan. This also applies to your annual vehicle registration information.

If you have a question about address changes or loan payoffs, please give us a call.

Credit Unions are Federally Insured just like Banks

Your Travis Credit Union share deposit accounts are federally insured up to $250,000 by the National Credit Union Administration (NCUA). This insurance is similar to the insurance on deposit accounts at banks provided by the Federal Deposit Insurance Corporation (FDIC).

The NCUA administers the National Credit Union Share Insurance Fund (NCUSIF), which was created in 1970 to insure members' deposits. The share insurance level was permanently set at $250,000 per account in 2010. The NCUSIF is backed by the full faith and credit of the U.S. government.

This fund was created by and continues to be paid for entirely by credit unions. No federal tax dollars have ever been placed in the fund, and no member has ever lost money insured by the NCUSIF. Visit the NCUA Web site ***http://ncua.gov*** for more information.

IRA Notice if You're Turning Age 70½

If you will be at least age 70½ by December 31, 2013, the IRS mandates that you begin taking the required minimum distribution (RMD) from each Individual Retirement Account (IRA) that you own. You may delay your first required distribution no later than April 1 of the year following the year you reached age 70½. However, your RMD must also be taken by December 31 for that year. If you fail to take your full RMD on time in any year, you'll owe the IRS a stiff penalty of 50 percent of the required amount that was not distributed.

We would be happy to help you calculate the amount you are required to withdraw from your IRA. Please visit any of our branches or call TCU's member service administration at **(707) 469-1820** or **(800) 877-8328**.

Free Tax Return Service

Sign-up now

If your income was less than $51,000 in 2012, you're invited to make an appointment for any of the six free tax return service sessions sponsored by Travis Credit Union, in partnership with the IRS Volunteer Income Tax Assistance (VITA) program. This service is open to the community—TCU membership is not required.

Weekend appointments

Weekend sessions will be held in the Community Room of Travis Credit Union's corporate headquarters at One Travis Way in Vacaville. Trained VITA volunteers will work the following **Saturdays, from 10 a.m. to 3 p.m.,** with the last appointment taken at 2 p.m. Sessions are available in both English and Spanish.

February 2	**March 2**
February 9	**March 9**
February 23	**March 16**

Please make your appointment by calling **(707) 469-4317**

Weekday appointments

We've also partnered with Dixon Family Services to offer VITA appointments on weekdays, from Jan. 28 through April 15, 2013. Dixon Family Services is located at 155 North 2nd St. in Dixon and will offer tax preparation by appointment only. To schedule a weekday appointment, please call **(707) 678-0442, ext. 103**.

What to bring

Your VITA volunteer will need the following tax-related items to prepare your basic tax return:

- **Valid driver license or photo I.D.;**
- **All W-2 forms for 2012;**
- **1099 forms for 2012, if applicable;**
- **Social Security cards for each family member;**
- **Joint filers must bring their spouse;**
- **Checking and/or savings account numbers (up to three accounts) for direct deposit of any refund.**

VITA volunteers will help you take advantage of all applicable tax credits. Your return will be filed electronically so that any calculated refund should be available within 10 days.

Free Seminars

Travis Credit Union offers a variety of free seminars throughout the year on a wide range of subjects, all designed to help you achieve your important personal and financial goals.

All seminars are located in the Community Room of Travis Credit Union's headquarters, One Travis Way, Vacaville, CA, unless otherwise noted. To register for a seminar, please call **(707) 449-4000** or **(800) 877-8328** at least one business day before the seminar.

Get It Together: Organize Your Financial Records

Tuesday, January 22
6 to 7:30 p.m.
Learn why some record-keeping systems fail, how to develop an efficient bill-paying system, what records to keep and how to take a home inventory. Also learn what to have handy in case of a natural disaster and where to go for help.

Build a Basic Budget: The Five-Step Spending Plan

Wednesday, February 6
6 to 7:30 p.m.
Design a financial blueprint for controlling your monthly expenditures. Set realistic goals, identify spending leaks, live within your means, stay motivated and never lose sight of your ultimate financial goals.

First-Time Homebuyer

Saturday, February 16
9 a.m. to Noon
Preparation for home ownership begins long before the purchase actually takes places. This seminar covers pre-purchase issues such as budgeting, determining how much house is affordable, saving for a down payment and other costs. You'll learn about credit reports, managing your debt-to-income ratio, the types of home loans available and the mortgage lending process.

TRAVIS CREDIT UNION

P.O. Box 2069
Vacaville, CA 95696

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BRANCH LOCATIONS

Antioch	2721 Lone Tree Way 5819 Lone Tree Way
Atwater	981 Bellevue Road
Benicia	836-C Southampton Road
Clayton	5441 Clayton Road
Concord	1257 Willow Pass Road
Davis	1380 E. Covell Boulevard
Dixon	1450 Ary Lane, Suites B & C
Fairfield	5075 Business Center Drive 2600 Estates Drive *(Paradise Valley Residents only)* 1340 Gateway Boulevard 2570 North Texas Street 659 Skymaster Drive *(Travis AFB)*
Merced	1194 West Olive Avenue
Napa	3263 Claremont Way
Richmond	3300-A Klose Way
Suisun	131-A1 Sunset Avenue
Vacaville	11 Cernon Street 2020 Harbison Drive 2010 Peabody Road
Vallejo	1796 Tuolumne Street
Woodland	1372 E. Main Street

Holiday closures

In recognition of the following holidays, all branches and member service center will be closed:

Martin Luther King, Jr. Day . . . Jan. 21, 2013
Presidents Day Feb.18, 2013

For your convenience, Call-24 Phone Banking, Online Banking and PhoneLoan℠ will be available on these holidays.

ADDRESSES

Mailing
P.O. Box 2069, Vacaville, CA 95696

Shipping
One Travis Way, Vacaville, CA 95687

Deposits and Loan Payments
Travis Credit Union
P.O. Box 8000
Travis AFB, CA 94535

ACCOUNT INFORMATION

Call-24 Phone Banking
(707) 449-4700 or (800) 578-3282

Web site
www.traviscu.org

SERVICE DEPARTMENTS

Member Service Center
(707) 449-4000 or (800) 877-8328

Home Loan Center
One Travis Way
(707) 469-2000 or (888) 698-0000

Business Services Center
One Travis Way
Deposit Accounts: (707) 469-2042
Business Loans: (707) 469-1857

PhoneLoan℠
(707) 451-5350 or (800) 449-4110

Check Fraud Information
(707) 469-4384 or (800) 877-8328, ext. 64384#

Debit / Credit Card Fraud Information
(707) 469-1810 or (800) 877-8328, ext. 61810#

PRESIDENT AND CEO

Patsy Van Ouwerkerk

BOARD OF DIRECTORS

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CORRESPONDENCE

Your feedback is important to us. Please address your suggestions or concerns to:

Patsy Van Ouwerkerk
President and CEO
Travis Credit Union
P.O. Box 2069
Vacaville, CA 95696

Unresolved issues or problems regarding the credit union should be directed to:

Travis Credit Union
Supervisory Committee
P.O. Box 2070
Vacaville, CA 95696

Smart Money Matters is produced by Travis Credit Union's (TCU's) marketing department for distribution each quarter to provide TCU news and information that will help members achieve their financial goals. The contents do not constitute legal, accounting, tax or other professional advice. Rates and policies are subject to change. All loans are subject to credit approval. Some restrictions may apply. For complete details, read your account disclosures or contact the credit union.

Federally insured by NCUA.

Equal Housing Lender
NMLS registered

Everyone who lives, works, worships or attends school in Solano, Yolo, Contra Costa, Merced, Napa, Alameda, Colusa, Placer, Sacramento, San Joaquin, Sonoma, or Stanislaus County is eligible to join. Certain membership requirements may apply.

Winter 2013